

Information to identify the case:			
Debtor 1:	Christina Ann Wodazak		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	21-19539-JNP		
	Social Security number or ITIN:	xxx-xx-3158	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--_--	
	Date case filed for chapter:	13	12/13/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christina Ann Wodazak	
2. All other names used in the last 8 years		
3. Address	237 Asbury Road Egg Harbor Township, NJ 08234	
4. Debtor's attorney Name and address	Rhonda E. Greenblatt Law Office of Rhonda E. Greenblatt 222 New Rd, Ste. 302 Linwood, NJ 08221	Contact phone 609-927-9227 Email: regrose64@yahoo.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 12/14/21

For more information, see page 2

Debtor **Christina Ann Wodazak**

Case number **21-19539-JNP**

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

January 7, 2022 at 09:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Location:

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts:

Filing deadline: 3/8/22

You must file:

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):

Filing deadline: 2/22/22

Deadline for governmental units to file a proof of claim:

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. Also, Claims can be filed electronically through the court's website at: <http://www.njb.uscourts.gov> under File An Electronic Claim.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan

The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Christina Ann Wodazak
Debtor

Case No. 21-19539-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Dec 14, 2021

Form ID: 3091

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2021:

Recip ID	Recipient Name and Address
db	+ Christina Ann Wodazak, 237 Asbury Road, Egg Harbor Township, NJ 08234-7119
519459099	Bank of America, PO Box 672050, Dallas, TX 75267-2050
519459101	Capital One/Walmart, PO Box 4069, Carol Stream, IL 60197-4069
519459102	Carters Credit Card Comenity Capital Bank, PO Box 650113, Dallas, TX 75265-0113
519459106	Comenity Bank Carters Credit Card PO Box 1821, 3075 Loyalty Cir., Columbus, OH 43219-3673
519459116	+ ISN Corporation, Attention Secretary Held, 2000 N. Classen Blvd, Ste. 3200, Oklahoma City, OK 73106-6034
519459121	New Jersey HealthcareSpec,PC, PO Box 412138, Boston, MA 02241-2138
519459124	Orlando, FL 32896-5004, Prosper Funding LLC, 2210 Main Street, Ste 300, San Francisco, CA 94105
519459125	Prosper Marketplace, Inc., 221 Main Street, Ste. 300, San Francisco, CA 94105-1909
519459127	+ Rausch Sturm LLP Paul John Klemm, Esq., 250 North Sunnyslope Road, Ste 300, Brookfield, WI 53005-4824
519459128	Sears Credit Cards-Citi, PO Box 70604, Philadelphia, PA 19176-0604
519459138	+ Upstart Loans, Upstart Pass Through Trust Series 2021-S, PO Box 1503, San Carlos, CA 94070-7503
519459139	Upstart/Finewise Bank, 2950 S. Delaware St., San Mateo, CA 94403-2577
519459140	Wawa Credit Card, PO Box 9001101, Louisville, KY 40290-1101

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: regrose64@yahoo.com	Dec 14 2021 20:34:17	Rhonda E. Greenblatt, Law Office of Rhonda E. Greenblatt, 222 New Rd, Ste. 302, Linwood, NJ 08221
tr	+ Email/Text: pmarraffa@standingtrustee.com	Dec 14 2021 20:34:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2021 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 14 2021 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519459096	+ EDI: AMEREXPR.COM	Dec 15 2021 01:38:00	American Express, PO Box 1270, Newark, NJ 07101-1270
519459098	+ EDI: BANKAMER2.COM	Dec 15 2021 01:38:00	Bank of America, 100 N. Tryon St., Charlotte, NC 28202-4024
519459097	EDI: BANKAMER.COM	Dec 15 2021 01:38:00	Bank of America, 4060 Ogletown Stanton Rd., Newark, DE 19713
519459105	+ EDI: CITICORP.COM	Dec 15 2021 01:38:00	CITICARDS CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
519459100	+ EDI: CAPITALONE.COM	Dec 15 2021 01:38:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
519459107	EDI: WFNNB.COM	Dec 15 2021 01:38:00	Comenity Bank/Talbots Bankruptcy Department, PO Box 182225, Columbus, OH 43218-2125

District/off: 0312-1

User: admin

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519459108	EDI: WFNNB.COM	Dec 15 2021 01:38:00	Comenity Capital Carter, PO Box 1821, 3075 Loyalty Cir., Columbus, OH 43219-3673
519459109	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 14 2021 20:52:32	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
519459110	EDI: DISCOVER.COM	Dec 15 2021 01:38:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
519459111	+ EDI: PHINGENESIS	Dec 15 2021 01:38:00	Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
519459112	EDI: PHINGENESIS	Dec 15 2021 01:38:00	Indigo Celtic Bank, PO Box 44 99, Beaverton, OR 97076-4499
519459113	EDI: PHINGENESIS	Dec 15 2021 01:38:00	Indigo Mastercard, Genesis FS Card Services, PO Box 23039, Columbus, GA 31902-3039
519459115	+ EDI: IRS.COM	Dec 15 2021 01:38:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519459103	EDI: JPMORGANCHASE	Dec 15 2021 01:38:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
519459104	EDI: JPMORGANCHASE	Dec 15 2021 01:38:00	Chase Freedom, PO Box 155458, Wilmington, DE 19886-5548
519459117	EDI: JPMORGANCHASE	Dec 15 2021 01:38:00	JPMCB, 301 N. Walnut Street, Fl. 9, Wilmington, DE 19801-3971
519459118	EDI: JPMORGANCHASE	Dec 15 2021 01:38:00	JPMCB Card Services, 301 N. Walnut Street, Fl. 9, Wilmington, DE 19801-3971
519459119	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 14 2021 20:34:00	KOHL'S/Capital One, PO Box 3084, Milwaukee, WI 53201-3084
519459120	+ EDI: LENDNGCLUB	Dec 15 2021 01:38:00	Lending Club, 595 Market Street, Ste. 200, San Francisco, CA 94105-2807
519459122	Email/Text: recovery@paypal.com	Dec 14 2021 20:34:00	Paypal, PO Box 45950, Omaha, NE 68145-0950
519459126	Email/Text: bankruptcyteam@quickenloans.com	Dec 14 2021 20:34:00	Quicken Loans, Inc., Quicken Rocket Loans, 1050 Woodward Ave., Detroit, MI 48226-3573
519459130	+ EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/Amazon PLCC, PO Box 960013, Orlando, FL 32896-0013
519459131	EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/JC Penneys, 4125 Winward Plz, Alpharetta, GA 30005-8738
519459133	+ EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/PPC, PO Box 965005, Orlando, FL 32896-5005
519459132	EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/PayPal Credit Card, 4125 Winward Plz, Alpharetta, GA 30005-8738
519459134	+ EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/QVC, PO Box 965018, Orlando, FL 32896-5018
519459135	+ EDI: RMSC.COM	Dec 15 2021 01:38:00	SYNCB/TJX COS DC, PO Box 965015, Orlando, FL 32896-5015
519459129	EDI: CITICORP.COM	Dec 15 2021 01:38:00	Sears/CBNA, PO Box 64 97, Sioux Falls, SD 57117-6497
519459136	EDI: RMSC.COM	Dec 15 2021 01:38:00	TJX Rewards/SYNCB, PO Box 530948, Atlanta, GA 30353-0948
519459137	+ EDI: TFSR.COM	Dec 15 2021 01:38:00	Toyota Motor Credit, PO Box 105386, Atlanta, GA 30348-5386
519459141	+ EDI: CITICORP.COM	Dec 15 2021 01:38:00	WAWA/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

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TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519459123		PayPal, c/o Synchrony Bank, PO Box 965004
519459114	*+	Indigo- Celtic Bank, PO Box 44 99, Beaverton, OR 97076-4499

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2021

Signature: /s/Joseph Speetjens